

**State:** District of Columbia **Filing Company:** ARAG Insurance Company  
**TOI/Sub-TOI:** 33.0 Other Lines of Business/33.0002 Other Commercial Lines  
**Product Name:** DC-PULPLAN\_2016 03/18  
**Project Name/Number:** DC-PULPLAN\_2016 03/18/DC-PULPLAN\_2016 03/18

## Filing at a Glance

Company: ARAG Insurance Company  
 Product Name: DC-PULPLAN\_2016 03/18  
 State: District of Columbia  
 TOI: 33.0 Other Lines of Business  
 Sub-TOI: 33.0002 Other Commercial Lines  
 Filing Type: Rate/Rule  
 Date Submitted: 05/02/2018  
 SERFF Tr Num: ARAG-131478807  
 SERFF Status: Submitted to State  
 State Tr Num:  
 State Status:  
 Co Tr Num: DC-PULPLAN\_2016 03/18 RATES  
 Effective Date: On Approval  
 Requested (New):  
 Effective Date: On Approval  
 Requested (Renewal):  
 Author(s): Andrea Tyler  
 Reviewer(s):  
 Disposition Date:  
 Disposition Status:  
 Effective Date (New):  
 Effective Date (Renewal):

**State:** District of Columbia **Filing Company:** ARAG Insurance Company  
**TOI/Sub-TOI:** 33.0 Other Lines of Business/33.0002 Other Commercial Lines  
**Product Name:** DC-PULPLAN\_2016 03/18  
**Project Name/Number:** DC-PULPLAN\_2016 03/18/DC-PULPLAN\_2016 03/18

## General Information

Project Name: DC-PULPLAN\_2016 03/18 Status of Filing in Domicile: Authorized  
Project Number: DC-PULPLAN\_2016 03/18 Domicile Status Comments:  
Reference Organization: N/A Reference Number: N/A  
Reference Title: N/A Advisory Org. Circular: N/A  
Filing Status Changed: 05/02/2018  
State Status Changed: Deemer Date:  
Created By: Andrea Tyler Submitted By: Andrea Tyler  
Corresponding Filing Tracking Number: The corresponding  
form filing SERFF Tracking Number is ARAG-131478879

### Filing Description:

Enclosed please find a rate filing for a several new optional endorsements that we want to add to our PULPLAN\_2016 plan, which was previously approved under SERFF Tracking Number ARAG-130782480. The corresponding form filing SERFF Tracking Number is ARAG-131478879. The purpose of this filing is to obtain approval of the rates for the new endorsements.

In this regard, we are respectfully submitting the following for approval:

### Memo

Exhibit 1 – New Endorsements

Exhibit 2 – Monthly Rates

Rate Certification

Experience and Loss Ratio Analysis Exhibit

An effective date of July 1, 2018 is requested or upon approval of this filing. There is no premium impact for this filing on DC policyholders as this is a new program.

## Company and Contact

### Filing Contact Information

Andrea Tyler, Regulatory Compliance andrea.tyler@ARAGlegal.com  
Analyst  
500 Grand Avenue 800-888-4184 [Phone] 221 [Ext]  
Suite 100 515-246-8710 [FAX]  
Des Moines, IA 50309

### Filing Company Information

ARAG Insurance Company	CoCode: 34738	State of Domicile: Iowa
500 Grand Avenue	Group Code:	Company Type: Property and
Suite 100	Group Name: None	Casualty
Des Moines, IA 50309	FEIN Number: 42-1338303	State ID Number: 0034738
(800) 888-4184 ext. 221[Phone]		

## Filing Fees

Fee Required? No  
Retaliatory? No

**Company Tracking #:** DC-PULPLAN\_2016 03/18  
RATES

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	ARAG Insurance Company
<b>TOI/Sub-TOI:</b>	33.0 Other Lines of Business/33.0002 Other Commercial Lines		
<b>Product Name:</b>	DC-PULPLAN_2016 03/18		
<b>Project Name/Number:</b>	DC-PULPLAN_2016 03/18/DC-PULPLAN_2016 03/18		

Fee Explanation:

State:	District of Columbia	Filing Company:	ARAG Insurance Company
TOI/Sub-TOI:	33.0 Other Lines of Business/33.0002 Other Commercial Lines		
Product Name:	DC-PULPLAN_2016 03/18		
Project Name/Number:	DC-PULPLAN_2016 03/18/DC-PULPLAN_2016 03/18		

## Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	11/23/2016
Filing Method of Last Filing:	Prior Approval
SERFF Tracking Number of Last Filing:	ARAG-130782480

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
ARAG Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	ARAG Insurance Company
<b>TOI/Sub-TOI:</b>	33.0 Other Lines of Business/33.0002 Other Commercial Lines		
<b>Product Name:</b>	DC-PULPLAN_2016 03/18		
<b>Project Name/Number:</b>	DC-PULPLAN_2016 03/18/DC-PULPLAN_2016 03/18		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Memorandum		New		03-18 DC-PULPLAN_16 Memo.pdf
2		Exhibit 1 - New Endorsements		New		03-18 DC-PULPLAN_16 Exhibit 1 - New Endorsements.pdf
3		Exhibit 2 - Monthly Rates		New		03-18 DC-PULPLAN_16 Exhibit 2 - Monthly Rates.pdf

# **ARAG Insurance Company**

## **New Endorsements Group Legal Expense Insurance Policy (PULPLAN\_2016)**

### **1. SCOPE AND PURPOSE OF FILING**

This form and rate filing introduces 26 new optional endorsements that we would like to add to our approved Group Legal Expense Insurance Policy (PULPLAN\_2016 FORM AND RATE). The purpose of this filing is to obtain approval of the new endorsements. This filing does not replace any of our existing filings.

The new endorsements (listed on Exhibit 1) are optional endorsements to the plan. If the policyholder selects any/all of these endorsements they will be included in both the Master Policy and Certificate of Insurance.

### **2. RATE DEVELOPMENT**

There are 26 new endorsements included in this filing. Exhibit 1 includes a list of the new endorsements, their descriptions, and each basis for ratemaking. Each ratemaking basis falls into one of the following categories:

- Empirical data for the same coverage.
- Empirical data for a similar coverage.
- Modified empirical data to account for differences in coverage.
- Existing rate for similar coverage where empirical data is not credible.
- Known severity for the new coverage times an estimated frequency.

The new endorsements use the same expense assumptions in developing rates as were used for the existing endorsements in this program.

### **3. UNDERWRITING GUIDELINES**

The new endorsements will follow all rules and guidelines as previously approved in PULPLAN\_2016.

### **4. PROPOSED EFFECTIVE DATE**

The proposed rates, rules, and guidelines will become effective on the latter of July 1, 2018 or the approval date of this filing.

# ARAG INSURANCE COMPANY

## Rates, Rules, and Guidelines Memorandum Group Legal Expense Insurance Policy (PULPLAN\_2016)

### Exhibit 1 - New Endorsements

ENDORSEMENT CODE	ENDORSEMENT DESCRIPTION	RATEMAKING BASIS
PULBANK2_16	Bankruptcy	Replaces existing endorsement PULBANK_16, which was used for ratemaking. New endorsement coverage is identical, with added clarification that it does not include the ongoing maintenance of a Chapter 13 repayment plan.
PULBLDGCDE2_16	Building Codes - Secondary Residence	Supplements existing endorsement PULBLDGCDE_16 by adding coverage for secondary homes. Existing endorsement used for ratemaking with frequency modifier.
PULCHLDSUP4_16	Child Support Enforcement	New coverage. Most similar coverage PULCHLDCUSSUPAGR1_16 filed rate was used.
PULCHLDSUP5_16	Uncontested Child Support Enforcement	New coverage. Most similar coverage PULCHLDCUSSUPAGR2_16 filed rate was used.
PULCHLDSUP6_16	Contested Child Support Enforcement – 8 hours	New coverage. Most similar coverage PULCHLDCUSSUPAGR3_16 filed rate was used.
PULDOCPREP2_16	Document Preparation	Partially replaces existing endorsement PULDOCPREP_16, which was used for ratemaking. Coverage is for in-office document preparation.
PULDOCREV_16	Document Review	Partially replaces existing endorsement PULDOCPREP_16, which was used for ratemaking. Coverage is for in-office document review.
PULDOMESTIC2_16	Protection From Domestic Violence - Named Insured	Partially replaces existing endorsement PULDOMESTIC_16 with coverage only for the named insured. Actual data was available for ratemaking.
PULDOMESTIC3_16	Protection From Domestic Violence - Insured	Partially replaces existing endorsement PULDOMESTIC_16 with coverage for insureds other than the named insured. Actual data was available for ratemaking.
PULEASEMENT2_16	Easement - Secondary Residence	Supplements existing endorsement PULEASEMENT_16 by adding coverage for secondary homes. Existing endorsement used for ratemaking with frequency modifier.
PULFILINGFEES1_16	Court Filing Fees - \$50	New coverage. Reimbursement for court filing fees for all applicable endorsements. Severity \$50, frequency estimated as combined frequency of Divorce and Bankruptcy.
PULFILINGFEES2_16	Court Filing Fees - \$100	New coverage. Reimbursement for court filing fees for all applicable endorsements. Severity \$100, frequency estimated as combined frequency of Divorce and Bankruptcy.
PULFORECL_16	Foreclosure - Secondary Residence	Supplements existing endorsement PULFORECL_16 by adding coverage for secondary homes. Existing endorsement used for ratemaking with frequency modifier.
PULINHERIT2_16	Protection of Inheritance Rights	Replaces existing endorsement PULINHERIT_16 by removing 6-hour coverage limit. Curve fit to claims below limit to estimate increase in average hours per claim, which was used to modify empirical data.
PULMECHANICSLIEN_16	Mechanic's Lien	Supplements existing endorsement PULDEBT_16 by providing coverage for mechanic's lien. Existing endorsement used for ratemaking with frequency modifier.
PULPOSTMOD4_16	Post Decree Modification – Alimony and Child Support	New coverage. Most similar coverage PULPOSTMOD1 filed rate was used.
PULPOSTMOD5_16	Uncontested Post Decree Modification – Alimony and Child Support	New coverage. Most similar coverage PULPOSTMOD2 filed rate was used.
PULPOSTMOD6_16	Contested Post Decree Modification – Alimony and Child Support – 8 hours	New coverage. Most similar coverage PULPOSTMOD3 filed rate was used.
PULQDRO_16	Qualified Domestic Relations Order	New coverage. Most similar coverage PULDISS1_16 filed rate was used.
PULRENTALPURCH_16	Purchase of Real Estate - Rental	New coverage. Most similar coverage PULPROPT2 (Secondary Home Purchase) filed rate was used.
PULRENTALSALE_16	Sale of Real Estate - Rental	New coverage. Most similar coverage PULPROPT2 (Secondary Home Sale) filed rate was used.
PULRESTRNORDER1_16	Restraining Order - Named Insured	New coverage. Most similar coverage PULDOMESTIC2_16 used for ratemaking.
PULRESTRNORDER2_16	Restraining Order - Insured	New coverage. Most similar coverage PULDOMESTIC3_16 used for ratemaking.
PULSTUDENTLOANDEBT_16	Student Loan Debt Collection	Supplements existing endorsement PULDEBT_16 by providing coverage for student loan debt. Existing endorsement used for ratemaking with frequency modifier.
PULTRUSTFUNDING_16	Funding a Trust	New coverage. Most similar coverage PULTRUSTS1_16 filed rate was used.
PULZONVAR2_16	Zoning and Variances - Secondary Residence	Supplements existing endorsement PULZONVAR_16 by adding coverage for secondary homes. Existing endorsement used for ratemaking with frequency modifier.

# ARAG Insurance Company

## New Endorsements Group Legal Expense Insurance Policy (PULPLAN\_16)

### Exhibit 2 - Monthly Rates

Endorsement	Existing/New	Voluntary Plans				100% Employer Paid Plans				50% Employer Paid Plans			
		Individual	Composite	2-Party	Family	Individual	Composite	2-Party	Family	Individual	Composite	2-Party	Family
PULBANK2_16	New	\$0.72	\$0.85	\$0.92	\$0.94	\$0.47	\$0.56	\$0.60	\$0.62	\$0.65	\$0.76	\$0.82	\$0.84
PULBLDGCDE2_16	New	\$0.01	\$0.09	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02
PULCHLDSUP4_16	New	\$0.08		\$0.10	\$0.10		\$0.06	\$0.07			\$0.09	\$0.09	\$0.09
PULCHLDSUP5_16	New	\$0.02	\$0.02	\$0.03	\$0.03	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.03	\$0.03
PULCHLDSUP6_16	New	\$0.04	\$0.04	\$0.05	\$0.05	\$0.03	\$0.03	\$0.04	\$0.04	\$0.04	\$0.04	\$0.05	\$0.05
PULDOCPREP2_16		\$0.05	\$0.06	\$0.07	\$0.07		\$0.04	\$0.05	\$0.05	\$0.05	\$0.06	\$0.07	\$0.07
PULDOCREV_16	New	\$0.05	\$0.06	\$0.07	\$0.07	\$0.04	\$0.04	\$0.05	\$0.05	\$0.05	\$0.06	\$0.07	\$0.07
PULDOMESTIC2_16	New	\$0.06	\$0.06	\$0.07	\$0.07	\$0.04	\$0.04	\$0.05	\$0.05	\$0.06	\$0.06	\$0.07	\$0.07
PULDOMESTIC3_16	New	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.02	\$0.02	\$0.02
PULEASEMENT2_16	New	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02
PULFILINGFEES1_16	New	\$0.20	\$0.23	\$0.25	\$0.26	\$0.13	\$0.15	\$0.17	\$0.17	\$0.18	\$0.21	\$0.23	\$0.24
PULFILINGFEES2_16	New	\$0.39	\$0.46	\$0.50	\$0.51	\$0.26	\$0.30	\$0.33	\$0.34	\$0.35	\$0.41	\$0.45	\$0.46
PULFORECL2_16	New	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02
PULINHERIT2_16	New	\$0.07	\$0.08	\$0.09	\$0.10	\$0.05	\$0.06	\$0.06	\$0.07	\$0.07	\$0.08	\$0.09	\$0.09
PULMECHANICSLIEN_16	New	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02
PULPOSTMOD4_16	New	\$0.25	\$0.30	\$0.33	\$0.33	\$0.17	\$0.20	\$0.22	\$0.22	\$0.23	\$0.27	\$0.30	\$0.30
PULPOSTMOD5_16		\$0.01		\$0.02	\$0.02		\$0.01	\$0.02	\$0.02		\$0.01	\$0.02	\$0.02
PULPOSTMOD6_16	New	\$0.08	\$0.09	\$0.10	\$0.10	\$0.06	\$0.06	\$0.07	\$0.07	\$0.08	\$0.09	\$0.09	\$0.09
PULQDRO_16	New	\$0.78	\$0.93	\$1.00	\$1.03	\$0.51	\$0.61	\$0.65	\$0.67	\$0.70	\$0.83	\$0.89	\$0.92
PULRENTALPURCH_16	New	\$0.06	\$0.07	\$0.07	\$0.08	\$0.04	\$0.05	\$0.05	\$0.06	\$0.06	\$0.06	\$0.07	\$0.08
PULRENTALSALE_16	New	\$0.05	\$0.06	\$0.07	\$0.07	\$0.04	\$0.04	\$0.05	\$0.05	\$0.05	\$0.06	\$0.07	\$0.07
PULRESTRNORDER1_16	New	\$0.06	\$0.06	\$0.07	\$0.07	\$0.04	\$0.04	\$0.05	\$0.05	\$0.06	\$0.06	\$0.07	\$0.07
PULRESTRNORDER2_16	New	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.02	\$0.02	\$0.02
PULSTUDENTLOANDEBT_16	New	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02
PULTRUSTFUNDING_16	New	\$0.04	\$0.04	\$0.05	\$0.05	\$0.03	\$0.03	\$0.04	\$0.04	\$0.04	\$0.04	\$0.05	\$0.05
PULZONVAR2_16	New	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02



<b>State:</b>	District of Columbia	<b>Filing Company:</b>	ARAG Insurance Company
<b>TOI/Sub-TOI:</b>	33.0 Other Lines of Business/33.0002 Other Commercial Lines		
<b>Product Name:</b>	DC-PULPLAN_2016 03/18		
<b>Project Name/Number:</b>	DC-PULPLAN_2016 03/18/DC-PULPLAN_2016 03/18		

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	Not applicable.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification (P&C)
<b>Comments:</b>	
<b>Attachment(s):</b>	03-18 DC-PULPLAN_2016 Rate Certification Signed.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Comments:</b>	
<b>Attachment(s):</b>	03-18 DC-PULPLAN_2016 Rate Filing Experience and LR Info 2013-2017.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Comments:</b>	
<b>Attachment(s):</b>	03-18 DC-PULPLAN_2016 Rate Filing Experience and LR Info 2013-2017.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

## ARAG INSURANCE COMPANY

Insurance Rate and Rule Filing Certification  
Group Legal Expense Insurance Policy  
Our File Number: DC-PULPLAN\_2016 03/18  
SERFF Tracking Number: ARAG-131478807

The purpose of this filing is to file the rates for several new optional endorsements that we want to add to our DC-PULPLAN\_2016 plan. This filing does not include any changes to the rates and rules that have been previously filed and approved.

The new endorsements are all optional coverages; as such, this filing has no premium impact on DC policyholders. The rate change for this filing is neutral.

As an authorized representative of this Company, I hereby certify that to the best of my knowledge and belief the filing complies with all applicable laws, regulations and bulletins of the District of Columbia.

Andrea L. Tyler  
Name of Authorized Representative

Andrea Tyler  
Signature

Regulatory Compliance Supervisor

(800) 888-4184 ext. 221

andrea.tyler@ARAGlegal.com  
E-mail Address

**ARAG INSURANCE COMPANY**  
Experience and Loss Ratio Analysis Exhibit  
**Group Legal Expense Insurance Policy**

**Nationwide**

		Calendar Year				
		2017	2016	2015	2014	2013
<b>Experience</b>	Written Premium	85,070,251	76,586,628	69,231,092	67,384,323	64,710,860
	Total Number of Policyholders	2,323	1,914	1,822	1,327	1,153
	Number of Active Policyholders	2,323	1,914	1,822	1,327	1,153
	Historical Rate Changes	0%	0%	0%	0%	0%
<b>Loss Ratio Analysis</b>	Evaluation Period	Calendar Year	Calendar Year	Calendar Year	Calendar Year	Calendar Year
	Earned Premium	85,171,266	76,536,466	69,213,817	67,369,771	64,754,725
	On-Level Premium	85,171,266	76,536,466	69,213,817	67,369,771	64,754,725
	Losses (includes ALAE)	36,152,557	32,449,516	28,933,952	26,911,422	26,346,166
	Loss Trend	0.1%	1.4%	4.7%	N/A	N/A
	Loss Development Factors	N/A	N/A	N/A	N/A	N/A
	Ultimate Claims	N/A	N/A	N/A	N/A	N/A
	Loss Ratio	42.45%	42.40%	41.80%	39.95%	40.69%
	Selected Loss Ratio	55.3%	55.3%	55.3%	55.3%	55.3%
	Permissible Loss Ratio	55.3%	55.3%	55.3%	55.3%	55.3%
	Number of Claims	103,986	94,827	89,836	85,608	88,666
	Average Claim Amount	347.67	342.20	322.08	314.36	297.14
	Credibility Analysis	N/A	N/A	N/A	N/A	N/A
	Loss Cost Calculation	N/A	N/A	N/A	N/A	N/A

**DC**

		Calendar Year				
		2017	2016	2015	2014	2013
<b>Experience</b>	Written Premium	425,063	408,430	385,411	806,110	777,728
	Total Number of Policyholders	82	70	65	53	46
	Number of Active Policyholders	82	70	65	53	46
	Historical Rate Changes	0%	0%	0%	0%	0%
<b>Loss Ratio Analysis</b>	Evaluation Period	Calendar Year	Calendar Year	Calendar Year	Calendar Year	Calendar Year
	Earned Premium	425,038	407,003	385,375	806,174	778,076
	On-Level Premium	425,038	407,003	385,375	806,174	778,076
	Losses (includes ALAE)	232,928	216,675	214,416	250,325	246,747
	Loss Trend	2.9%	-4.3%	79.2%	-2.1%	N/A
	Loss Development Factors	N/A	N/A	N/A	N/A	N/A
	Ultimate Claims	N/A	N/A	N/A	N/A	N/A
	Loss Ratio	54.80%	53.24%	55.64%	31.05%	31.71%
	Selected Loss Ratio	55.3%	55.3%	55.3%	55.3%	55.3%
	Permissible Loss Ratio	55.3%	55.3%	55.3%	55.3%	55.3%
	Number of Claims	488	443	455	526	487
	Average Claim Amount	477.31	489.11	471.24	475.90	506.67
	Credibility Analysis	N/A	N/A	N/A	N/A	N/A
	Loss Cost Calculation	N/A	N/A	N/A	N/A	N/A

**ARAG INSURANCE COMPANY**  
Experience and Loss Ratio Analysis Exhibit  
**Group Legal Expense Insurance Policy**

**Nationwide**

		Calendar Year				
		2017	2016	2015	2014	2013
<b>Experience</b>	Written Premium	85,070,251	76,586,628	69,231,092	67,384,323	64,710,860
	Total Number of Policyholders	2,323	1,914	1,822	1,327	1,153
	Number of Active Policyholders	2,323	1,914	1,822	1,327	1,153
	Historical Rate Changes	0%	0%	0%	0%	0%
<b>Loss Ratio Analysis</b>	Evaluation Period	Calendar Year	Calendar Year	Calendar Year	Calendar Year	Calendar Year
	Earned Premium	85,171,266	76,536,466	69,213,817	67,369,771	64,754,725
	On-Level Premium	85,171,266	76,536,466	69,213,817	67,369,771	64,754,725
	Losses (includes ALAE)	36,152,557	32,449,516	28,933,952	26,911,422	26,346,166
	Loss Trend	0.1%	1.4%	4.7%	N/A	N/A
	Loss Development Factors	N/A	N/A	N/A	N/A	N/A
	Ultimate Claims	N/A	N/A	N/A	N/A	N/A
	Loss Ratio	42.45%	42.40%	41.80%	39.95%	40.69%
	Selected Loss Ratio	55.3%	55.3%	55.3%	55.3%	55.3%
	Permissible Loss Ratio	55.3%	55.3%	55.3%	55.3%	55.3%
	Number of Claims	103,986	94,827	89,836	85,608	88,666
	Average Claim Amount	347.67	342.20	322.08	314.36	297.14
	Credibility Analysis	N/A	N/A	N/A	N/A	N/A
	Loss Cost Calculation	N/A	N/A	N/A	N/A	N/A

**DC**

		Calendar Year				
		2017	2016	2015	2014	2013
<b>Experience</b>	Written Premium	425,063	408,430	385,411	806,110	777,728
	Total Number of Policyholders	82	70	65	53	46
	Number of Active Policyholders	82	70	65	53	46
	Historical Rate Changes	0%	0%	0%	0%	0%
<b>Loss Ratio Analysis</b>	Evaluation Period	Calendar Year	Calendar Year	Calendar Year	Calendar Year	Calendar Year
	Earned Premium	425,038	407,003	385,375	806,174	778,076
	On-Level Premium	425,038	407,003	385,375	806,174	778,076
	Losses (includes ALAE)	232,928	216,675	214,416	250,325	246,747
	Loss Trend	2.9%	-4.3%	79.2%	-2.1%	N/A
	Loss Development Factors	N/A	N/A	N/A	N/A	N/A
	Ultimate Claims	N/A	N/A	N/A	N/A	N/A
	Loss Ratio	54.80%	53.24%	55.64%	31.05%	31.71%
	Selected Loss Ratio	55.3%	55.3%	55.3%	55.3%	55.3%
	Permissible Loss Ratio	55.3%	55.3%	55.3%	55.3%	55.3%
	Number of Claims	488	443	455	526	487
	Average Claim Amount	477.31	489.11	471.24	475.90	506.67
	Credibility Analysis	N/A	N/A	N/A	N/A	N/A
	Loss Cost Calculation	N/A	N/A	N/A	N/A	N/A